United Nations
Economic Commission for Africa

INCEPTION MEETING ON WOMEN'S FINANCIAL INCLUSION AND GENDER RESPONSIVE BUDGETING

ideas for a prosperous Africa

IdeastoAction

STAKEHOLDER WORKSHOP • SIERRA LEONE

Introducing the Draft Technical Guidelines

Promoting Women’s Economic Empowerment and Impactful Entrepreneurship through Financial Inclusion

Purpose • Scope • Structure • Path to Action

ECA / Socioeconomic Development Division(SEDD) /Women and Youth Economic Empowerment Section (WYEES) | 17–21 August 2026

SESSION ROADMAP

What this session will achieve

Understand the case

Why women's financial inclusion and entrepreneurship require coordinated action

Understand the Guideline

Its purpose, intended users, status and practical value

Navigate the structure

How Sections 1–13 and annexes work together

Prepare for review

Questions for stakeholder feedback and adaptation

Why the Guideline is needed

36%

Women formally financially included

Access remains low

2.1m

Women in micro/small businesses

Livelihoods depend on enterprise

92%

Informal employment

Finance must work for informal realities

The policy foundation exists — the missing link is practical, coordinated implementation.

The Guidelines show public institutions how to use existing plans, budgets, regulatory powers and programmes to remove barriers faced by women entrepreneurs.

From commitment to implementation

Existing commitments

NSFI2 • GEWE Act • Non-discrimination directives • MTNDP

Practical guidance

Clear roles, processes, templates and institutional actions

Gender-responsive action

Planning • budgeting • regulation • programmes • data

Better outcomes

Meaningful use, enterprise growth, resilience and livelihoods

The Guideline complements existing frameworks — it does not replace them or create parallel systems.

What the Guideline is — and is not

✓ It IS

- A practical technical tool for public institutions
- A bridge between policy and implementation
- A guide to adapt by mandate, sector and capacity
- A complement to NSFI2, MTNDP and GEWE Act

– It is NOT

- A new legally binding regulation
- A replacement for existing policies or strategies
- A one-size-fits-all programme
- A parallel coordination structure

Who should use it?

Ministry of Finance

Planning, budgeting and public finance

Bank of Sierra Leone

Regulation, supervision and market conduct

THE GUIDELINE

A shared reference for coordinated action

MGCA

Gender leadership and accountability

Line ministries & local councils

Sector programmes, delivery and outreach

Supported by state-owned FIs, CSOs, FSPs, Statistics SL, business associations and development partners.

WHAT THE GUIDELINE COVERS

Scope: four levers for system change

Planning integration

Embed WFI in national and sector plans, logframes and priorities

Gender-responsive public finance

Use budget entry points, tagging, tracking and reporting

Regulation & supervision

Operationalise non-discrimination, DFS inclusion, consumer protection and data

Data, capability & coordination

Build indicators, learning systems, institutional capacity and collaboration

A “WHY → WHAT → HOW” ARCHITECTURE

How the document is organised

WHY	WHAT	HOW	TOOLS
Sections 1–3	**Sections 4–5**	**Sections 6–13**	**Annexes A–G**
Rationale, policy framework and situation analysis	Principles, objectives, roles and coordination	Planning, budgets, regulation, programmes, data, capacity and roadmap	Checklists, templates, indicators, mapping and worked examples

Sections 1–5: the foundation

1. Introduction & rationale

Purpose, problem statement, scope, audience and status

2. Policy & legal framework

NSFI2, GEWE Act, non-discrimination directives and MTNDP

3. Situation analysis

Inclusion gaps, entrepreneurship landscape and ecosystem bottlenecks

4. Principles & objectives

Decision rules and strategic goals for public action

5. Institutional roles & coordination

Responsibilities, coordination, oversight and accountability

Guiding principles

Equality & non-discrimination

Remove direct and indirect barriers in access, pricing, documentation and redress

Use, quality & impact

Track meaningful use and enterprise outcomes — not accounts alone

Life-cycle & intersectionality

Respond to age, location, disability, livelihood and vulnerability differences

Complementarity

Combine finance with skills, markets, technology and enabling infrastructure

Institutional coordination: a shared delivery system

MoF

Plans, budgets & PFM

BSL

Regulation & supervision

NATIONAL COORDINATION

NSFI2 structures + gender mechanisms

CSOs • FSPs • Statistics SL • business associations • development partners

MGCA

Gender leadership & accountability

Line ministries & local councils

Sector implementation & outreach

SECTIONS 6–11

Practical “how-to” guidance

Planning
Five steps from gender analysis to M&E

Budgeting
Budget cycle entry points, WFI tag and reporting

Regulation
BSL actions on non-discrimination, DFS, conduct and data

Programmes
Gender-responsive eligibility, products, bundling and protection

Data & learning
Core indicators, SADD systems and results frameworks

Capacity & change
Training, coaching, peer learning and change management

FROM GUIDANCE TO EVERYDAY PRACTICE

The annexes: implementation tools

A. Planning & results

Checklist and sector logframe

B. Budget tools

Tags, tables and MUNAFA example

C. Scheme design

Checklists and templates

D. Data & M&E

Indicators and reporting templates

E. Mapping

Coordination and initiative mapping

F. Worked examples

Youth, MUNAFA, agriculture and SME facilities

G. BSL tools

12-month and two-year action matrices

A phased roadmap for uptake

0–12 months	1–3 years	3–5 years
Activate	**Embed & refine**	**Institutionalise**
Endorse actions; pilot tools; agree core indicators; BSL quick wins; initial training	Scale tools; improve schemes through evidence; embed dashboards and reporting	Mainstream in planning, budgeting, supervision and performance management

What stakeholder feedback should improve

Relevance

Does it address the right barriers and opportunities?

Feasibility

Are roles, tools and sequencing realistic?

Usability

Which annexes or templates need adapting or testing?

Ownership

What can be embedded in existing plans, budgets and coordination?

Immediate task: complete structured feedback on Sections 1–5 (Part A of the feedback form).

THE INTENDED RESULT

A practical, nationally owned pathway from policy commitments to financial services that work for women and youth entrepreneurs.

Your feedback will shape the final, usable Guideline for Sierra Leone.

Next: Institutional Roles, Responsibilities and Coordination Mechanisms

Thank You